



# O'Fallon Small Business Relief Fund Program Guidelines Factsheet

## Application Instructions

In efforts to ensure accuracy and that all program requirements are met, please confirm that all documents are reviewed prior to submitting the application for the O'Fallon Small Business Relief Fund. The following documents are available on the City of O'Fallon website and should be reviewed in the following order:

- Program Guidelines Factsheet
- Application and Supporting Document Checklist
- Business Certification and Requirements Form

## Program Summary

The City of O'Fallon, Illinois will be providing a total of \$750,000 in direct payments to small businesses physically located within City boundaries that have experienced significant disruption or temporary closure (a "business interruption") of their business attributable to the COVID-19 public health emergency from the period March 1, 2020 – December 30, 2020. The goal of the O'Fallon Small Business Relief Fund is to stabilize and fortify small businesses negatively impacted by the COVID-19 pandemic.

The program is a general operating grant program. Award payments will not need to be paid back to the City unless the business is permanently closed within 3 months after payment date.

## Targeted Businesses and Industries

Priority will be given to targeted **small businesses and industries** including those that are:

- Restaurants and bars
- Businesses within the tourism and hospitality industry
- Spas and salons
- Retail stores

Small businesses are considered privately owned or sole proprietor businesses that have a small staff size. A qualifying business includes self-employed individuals, non-profit organizations, and independent contractors.

The City will consider staff size, annual revenue, number of locations within and outside of City boundaries, and the extent and nature of the business interruption directly attributable to the COVID-19 public health emergency when awarding relief funds. Application to the relief fund does not guarantee payment.



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## **Business Interruption**

Business interruption is defined as:

- decreases in revenue caused by closing or limiting access to the business establishment to comply with COVID-19 prevention directives or to otherwise prevent the spread of COVID-19 within the business establishment;
- decreases in revenue caused by decreased customer demand as a result of the COVID-19 emergency; or
- other revenue reductions approved for reimbursement from the Coronavirus Relief Fund by the United States Department of the Treasury.

## **Eligible Businesses**

Businesses must meet the following eligibility requirements to apply for the O'Fallon Small Business Relief Fund and be considered for direct payment:

- the business must be a for-profit enterprise or non-profit organization lawfully conducting business in Illinois
- be in good standing with the City of O'Fallon and the State of Illinois (i.e. no tax delinquencies, food/beverage tax and/or hotel/motel tax paid to date, and possess valid business registrations and licenses)
- have been established and possess a valid Business Registration with the City of O'Fallon, Illinois prior to March 1, 2020
- provide all required financial documentation requested under Required Documentation
- compliance with all relevant laws, regulations, and executive orders from the State and federal government, including the social distancing guidelines as promulgated by the Executive Orders of the Illinois Governor

## **Excluded and Ineligible Businesses**

The following business types are excluded from direct payment support under the O'Fallon Business Relief Fund:

- a private club or business that limits membership for reasons other than capacity;
- a government-owned business entity (except for businesses owned or controlled by a Native American tribe);



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- a business that derives at least 33% of its gross annual revenue from legal gambling activities, unless, subject to the City's approval, the business is a restaurant with gaming terminals;
- a business that engaged in pyramid sales, in which a participant's primary incentive is based on the sales made by an ever-increasing number of participants; and
- payday lenders.

The following businesses are ineligible under the O'Fallon Business Relief Fund if it:

- is delinquent on payment of any State of Illinois and/or City of O'Fallon, Illinois tax obligations;
- is engaged in a business that is unlawful under Illinois or federal law;
- has already received assistance, or notice of award of assistance, under the BIG (Business Interruption Grant);
- is on the federal System for Award Management excluded parties list; or
- does not meet any other eligibility criteria established in a financial assistance application.

## **Covered Expenses**

Grants will be awarded to small businesses to help address the cost of business interruption including fixed debts, payroll, accounts payable, lost sales, lost opportunities, and other working capital expenses that could have been recognized had the COVID-19 pandemic not occurred.

## **Grant Awards**

The minimum grant award amount is \$5,000. Grant awards will vary based on staff size, annual revenue, number of locations within and outside of City boundaries, and the extent and nature of the business interruption directly attributable to the COVID-19 public health emergency.



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## Required Documentation

Applicants will be required to submit the following supporting documentation along with the completed application:

- Signed Business Certification and Requirements form that attests to the business's eligibility for the program
- Proof of City of O'Fallon, Illinois business address as indicated by a signed lease, rental agreement, or home-office documentation
- Most recent fiscal year tax return
- State of Illinois business license number/EIN/or FEIN
- Most recent certified/signed payroll statement
- Profit and loss statement for the period 1/1/2019 to 12/31/2019 if in operation
- Profit and loss statement for the period 1/1/2020 to 6/30/2020
- Supporting documentation showing business interruption losses from 3/1/2020 – 12/30/2020 if applicable
- W9 required for award payment if approved

## Program Timeline

DATE	TIME	DETAILS
November 12, 2020	9:00 A.M.	Program announcement
November 12, 2020	9:00 A.M.	Applications available for download
December 4, 2020	4:30 P.M.	Deadline to submit application with no exceptions

## Application Availability

Applications will be available for download on the City of O'Fallon, Illinois website beginning November 12, 2020. **Applications will not be accepted under any circumstances after December 4, 2020 at 4:30 P.M. Any application received after the deadline will be deemed ineligible for award.**

## How to Apply

1. Verify that all business requirements and program guidelines are met by reviewing this document.



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2. Download the Application and Supporting Document Checklist from the City's website at <https://www.ofallonillinois.org/ofallon-small-business-relief-fund/>
3. Complete the Application and verify that all Supporting Documents are valid and attached to the Application. This step includes downloading the Business Certification and Requirements Form attesting the business's eligibility.
4. Send and submit the Application, Supporting Documents, and Business Certification and Requirements form as attachments via e-mail with Subject Line: SMALL BUSINESS RELIEF FUND APPLICATION to Greg Anderson, Administrative Services Coordinator, at [ganderson@ofallon.org](mailto:ganderson@ofallon.org). To limit visitors to City Hall and to enforce social distancing guidelines, applications can also be submitted at City Hall by requesting an appointment with Greg Anderson, Administrative Services Coordinator, at 618-624-4500 ext. 8724.
5. A confirmation email will be sent within 72 hours that your application has been received by the City of O'Fallon, Illinois.

## **Additional Information**

- Applications must be completed and submitted in whole and include all supporting documents at the time of submission.
- Applicants who submit an incomplete application will be contacted one time by phone with notice of missing requirements and program deadline and have until December 4, 2020 at 4:30 P.M. to make corrections. Failure to comply with the correction timeline will result in disqualification.
- All applications will be reviewed for eligibility, accuracy, and completion by Program Administrators.
- Completed applications will proceed to a Program Review Team for approval.
- Applications will be approved based on eligibility, type of small business and industry, cost and proof of business interruption, and business justification and narrative. Verification of business eligibility will be completed by a thorough cross check of submitted tax return, payroll records, and State of Illinois Business License number/EIN/FEIN. Additionally, the City will verify that the business is not on the United



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States Department of Labor Debarred Companies List and that the business did not receive a State of Illinois BIG (Business Interruption Grant).

- The City will consider staff size, annual revenue, number of locations within and outside of City boundaries, and the extent and nature of the business interruption directly attributable to the COVID-19 public health emergency when awarding relief funds. Application to the relief fund does not guarantee payment.
- Priority will be given to **small businesses** in the restaurant and bar industry, tourism and hospitality industry, salon or spa service, and retail store. Preference will be given to woman and minority owned businesses and businesses owned by non or limited English-speaking business owners.
- All program applications and supporting documentation, regardless of award status, will be retained at City Hall until at least March 31, 2026 unless a longer retention period is required by law.
- All questions can be directed to Greg Anderson, Administrative Services Coordinator, at [ganderson@ofallon.org](mailto:ganderson@ofallon.org).